

Net Worth / Total Assets by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	22.9	14.9	12.9	13.0	11.9	10.9	16.1
Second Quintile	16.6	12.0	10.4	10.3	9.0	9.7	11.3
Third Quintile	11.1	10.4	7.6	9.3	8.5	8.9	9.6
Fourth Quintile	6.2	9.0	6.4	8.4	7.2	7.1	8.2
Fifth Quintile		6.9	0.0	7.0	5.5		6.2
Total	12.6	11.3	9.5	9.7	8.8	9.5	9.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Delinquent Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	18.6	4.7	2.6	3.7	3.2	4.3	6.5
Second Quintile	1.8	3.1	1.8	2.6	2.0	2.9	2.8
Third Quintile	0.9	1.5	1.0	1.8	1.5	2.2	1.7
Fourth Quintile	0.5	0.8	0.3	1.2	1.2	1.3	1.1
Fifth Quintile		0.2	0.0	0.6	1.0		0.4
Total	3.4	2.4	2.6	2.6	2.0	2.8	2.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Net Charge-Offs / Average Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	2.6	2.5	2.3	2.8	2.9	2.6	3.1
Second Quintile	1.0	1.6	1.8	2.1	1.6	2.2	2.0
Third Quintile	0.4	0.8	0.9	1.6	1.3	1.9	1.4
Fourth Quintile	0.0	0.5	0.2	1.2	0.9	1.0	0.8
Fifth Quintile		0.1	0.0	0.7	0.7		0.2
Total	1.4	1.2	1.8	1.7	1.9	1.9	1.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Loss Reserves / Delinquent Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	425.0	1,065.0	448.4	560.2	274.5	172.2	∞
Second Quintile	156.5	212.2	175.8	215.0	159.1	147.0	201.4
Third Quintile	77.5	118.0	125.7	134.2	139.9	128.2	135.7
Fourth Quintile	31.5	58.5	83.5	108.6	107.5	85.8	96.3
Fifth Quintile		38.2	0.0	81.1	79.0		50.4
Total	80.7	93.1	121.4	118.2	152.4	114.6	121.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Real Estate Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	308.6	519.4	530.9	638.7	801.9	702.0	749.7
Second Quintile	1.1	323.2	335.0	460.3	668.7	495.3	465.3
Third Quintile	0.0	200.5	161.9	347.4	521.2	392.6	310.0
Fourth Quintile	0.0	123.1	77.6	261.7	381.7	239.8	165.1
Fifth Quintile		37.7	0.0	136.7	224.7		36.1
Total	83.1	237.4	283.8	353.1	480.2	423.9	417.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Real Estate Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	32.3	73.2	72.4	77.7	80.2	85.4	81.9
Second Quintile	0.9	61.0	60.5	66.4	73.0	77.0	68.7
Third Quintile	0.0	43.0	36.7	56.1	67.4	63.4	54.6
Fourth Quintile	0.0	32.3	14.3	48.5	56.5	48.2	36.5
Fifth Quintile		11.8	0.0	29.2	39.4		8.5
Total	19.6	50.5	47.5	56.7	64.1	70.7	66.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Real Estate Delinquency / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	∞	8.4	3.4	4.7	3.6	5.4	12.8
Second Quintile	∞	3.1	1.0	3.2	2.0	3.8	3.8
Third Quintile	100.0	0.3	0.0	2.0	1.6	2.6	1.8
Fourth Quintile	0.0	0.0	0.0	1.2	1.3	1.3	0.5
Fifth Quintile		0.0	0.0	0.2	0.4		0.0
Total	0.2	3.0	3.3	3.3	2.0	3.3	3.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

HELOC & Equity Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	45.2	177.6	143.2	184.4	315.5	215.4	230.7
Second Quintile	0.0	92.9	89.9	133.1	187.1	132.3	128.8
Third Quintile	0.0	44.6	52.3	100.5	128.4	70.9	76.8
Fourth Quintile	0.0	20.4	16.9	66.6	78.0	59.2	39.0
Fifth Quintile		3.3	0.0	36.9	28.8		4.9
Total	11.7	67.5	75.5	92.0	131.2	105.0	106.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

HELOC & Equity Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	∞	89.4	66.2	55.1	43.9	38.7	89.0
Second Quintile	∞	49.3	34.7	38.7	33.2	31.5	46.8
Third Quintile	100.0	32.9	17.9	31.9	22.7	21.8	32.2
Fourth Quintile	57.6	17.6	8.3	20.8	19.2	13.0	19.7
Fifth Quintile		3.9	0.0	12.3	9.9		7.8
Total	14.1	28.4	26.6	26.0	27.3	24.8	25.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

IOPO Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	0.0	30.9	135.7	117.5	158.3	197.1	165.6
Second Quintile	0.0	3.5	28.4	51.4	95.4	90.8	47.0
Third Quintile	0.0	0.0	0.0	10.5	57.8	34.4	4.6
Fourth Quintile	0.0	0.0	0.0	0.1	19.6	2.9	0.0
Fifth Quintile		0.0	0.0	0.0	3.0		0.0
Total	0.0	10.4	57.9	33.7	67.2	66.2	60.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

IOPO Loans / Real Estate Loans Assets by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	∞	14.6	26.8	29.5	27.3	31.7	36.2
Second Quintile	∞	1.9	7.9	12.4	15.9	16.4	16.8
Third Quintile	0.0	0.0	0.0	2.6	10.5	8.6	4.3
Fourth Quintile	0.0	0.0	0.0	0.0	4.9	1.2	0.0
Fifth Quintile		0.0	0.0	0.0	1.2		0.0
Total	0.0	4.4	20.4	9.5	14.0	15.6	14.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Real Estate Loan Modifications / Net Worth by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	0.0	38.1	36.1	57.3	43.6	67.0	72.9
Second Quintile	0.0	12.5	14.7	20.2	25.9	28.6	22.1
Third Quintile	0.0	1.5	0.2	13.6	20.3	15.2	9.5
Fourth Quintile	0.0	0.0	0.0	7.6	11.2	3.4	1.0
Fifth Quintile		0.0	0.0	1.7	3.6		0.0
Total	0.0	12.2	21.4	23.1	19.9	25.1	23.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	∞	99.7	82.4	86.1	77.7	70.7	97.1
Second Quintile	∞	79.7	52.3	71.3	62.6	50.8	77.2
Third Quintile	100.0	52.7	35.5	56.2	51.0	34.9	55.5
Fourth Quintile	39.0	21.4	17.8	42.1	39.7	17.9	35.4
Fifth Quintile		2.3	0.0	20.2	24.0		10.3
Total	8.4	42.2	44.8	52.9	48.4	47.0	47.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Other than Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	∞	98.9	75.1	79.8	69.1	77.2	95.5
Second Quintile	∞	81.7	60.5	57.9	57.3	60.0	74.1
Third Quintile	100.0	51.3	41.7	43.8	47.6	45.5	52.1
Fourth Quintile	36.0	22.7	11.3	28.7	33.0	25.4	31.5
Fifth Quintile		2.1	0.0	13.9	17.0		9.1
Total	91.6	57.8	55.2	47.1	51.6	53.0	52.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Member Business Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	0.0	103.5	74.7	142.4	194.8	177.0	229.6
Second Quintile	0.0	27.1	1.3	62.3	102.8	91.3	67.1
Third Quintile	0.0	0.0	0.0	20.1	68.1	64.8	11.4
Fourth Quintile	0.0	0.0	0.0	2.6	28.3	16.4	0.0
Fifth Quintile		0.0	0.0	0.0	4.2		0.0
Total	0.0	40.6	50.4	78.8	92.0	87.5	85.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Indirect Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	123.6	22.5	250.1	198.2	232.7	134.7	244.9
Second Quintile	0.0	0.1	81.7	121.9	84.2	55.8	68.8
Third Quintile	0.0	0.0	6.2	63.9	50.5	26.4	11.5
Fourth Quintile	0.0	0.0	0.0	12.7	14.1	5.4	0.0
Fifth Quintile		0.0	0.0	0.6	0.9		0.0
Total	11.5	10.3	113.9	87.8	93.2	62.7	71.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Asset Growth by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	8.3	8.2	4.0	4.1	4.1	3.4	8.0
Second Quintile	2.6	2.7	-0.9	1.4	1.3	-0.5	2.3
Third Quintile	-4.0	-0.3	-4.6	-0.5	-0.6	-4.2	-0.8
Fourth Quintile	-8.2	-3.6	-8.9	-3.1	-5.9	-10.1	-4.4
Fifth Quintile		-11.5	0.0	-10.7	-14.6		-13.0
Total	-0.4	-0.8	-3.1	-2.2	-2.8	-0.8	-1.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Return on Average Assets by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	0.5	0.7	1.0	0.9	0.9	1.0	1.0
Second Quintile	-0.4	0.2	0.5	0.6	0.7	0.5	0.5
Third Quintile	-1.1	-0.1	0.2	0.3	0.5	0.2	0.2
Fourth Quintile	-3.2	-0.5	-0.6	0.0	0.0	-0.2	-0.2
Fifth Quintile		-1.3	0.0	-0.6	-0.6		-1.4
Total	-1.1	-0.1	0.2	0.1	0.3	0.6	0.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Net Interest Margin by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	6.2	4.9	4.5	4.4	4.2	3.6	4.9
Second Quintile	4.3	4.0	4.0	3.8	3.9	3.3	4.0
Third Quintile	3.4	3.6	3.4	3.5	3.5	3.0	3.5
Fourth Quintile	2.4	3.2	2.4	3.3	3.2	2.6	3.2
Fifth Quintile		2.6	0.0	2.7	2.4		2.4
Total	4.2	3.7	3.8	3.5	3.5	3.0	3.2

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Return on Average Equity by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	3.3	5.7	9.7	8.8	9.4	10.5	10.2
Second Quintile	-2.1	1.4	6.3	5.7	7.5	5.6	5.6
Third Quintile	-11.1	-0.5	2.1	2.6	5.5	2.3	1.6
Fourth Quintile	-38.7	-5.0	-6.9	-0.2	-0.5	-3.0	-2.3
Fifth Quintile		-15.8	0.0	-9.2	-10.9		-17.7
Total	-8.6	-1.3	2.6	1.2	4.0	6.8	5.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Cash and Short-Term Investments / Total Assets by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	49.5	38.8	30.3	28.9	28.1	23.6	37.1
Second Quintile	32.6	27.0	25.6	20.8	20.3	18.7	25.5
Third Quintile	25.1	20.5	21.7	17.2	16.1	15.8	19.8
Fourth Quintile	17.5	15.5	14.0	13.6	11.3	11.6	14.9
Fifth Quintile		9.2	0.0	8.9	7.3		8.6
Total	26.6	22.2	25.2	18.3	17.9	18.8	18.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Net Long-Term Assets / Total Assets by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	16.6	37.9	34.9	50.9	45.9	49.2	50.4
Second Quintile	4.4	31.6	23.3	41.2	34.7	37.2	36.1
Third Quintile	1.0	22.1	14.3	36.0	32.0	31.8	28.3
Fourth Quintile	0.8	15.1	8.4	26.8	28.5	22.5	17.8
Fifth Quintile		6.5	0.0	16.3	23.2		6.1
Total	6.2	23.7	22.9	36.7	33.5	36.3	35.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Loss Reserves / Last 12-Month Net Charge-Offs by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	∞	390.7	234.9	328.0	248.3	216.4	841.1
Second Quintile	697.7	226.5	169.2	202.2	193.9	170.2	217.9
Third Quintile	166.3	165.6	147.3	158.6	164.7	143.4	164.1
Fourth Quintile	79.8	129.1	114.0	137.5	135.9	114.2	136.1
Fifth Quintile		-1,280.2	0.0	118.3	117.0		-307.4
Total	187.8	179.1	164.2	170.3	151.7	160.1	159.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Net Margin by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	7.1	6.2	6.3	6.1	6.0	5.2	6.6
Second Quintile	5.3	4.9	5.4	5.4	5.1	4.5	5.3
Third Quintile	3.5	4.4	4.2	4.9	4.9	3.9	4.7
Fourth Quintile	2.5	3.7	2.6	4.5	4.2	3.5	4.0
Fifth Quintile		2.8	0.0	3.6	3.3		2.8
Total	4.9	4.5	4.8	4.9	5.0	4.1	4.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Efficiency Ratio by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	128.7	105.1	87.9	87.2	78.8	76.5	105.5
Second Quintile	105.6	97.4	82.1	81.6	72.7	69.2	86.2
Third Quintile	96.3	86.4	76.7	77.9	69.2	60.6	78.8
Fourth Quintile	82.4	79.6	65.6	72.2	65.5	51.9	71.7
Fifth Quintile		70.0	0.0	61.9	59.1		59.1
Total	97.4	86.8	77.7	75.8	68.7	60.9	65.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Borrowings / Total Shares and Net Worth by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	0.0	0.0	0.0	3.9	3.7	13.6	5.8
Second Quintile	0.0	0.0	0.0	0.0	0.3	2.4	0.0
Third Quintile	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fourth Quintile	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fifth Quintile		0.0	0.0	0.0	0.0		0.0
Total	0.0	0.0	0.7	1.6	1.4	6.5	4.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Pre-Provision Return on Average Assets by Quintile*

State Chartered Credit Unions

As of December 31, 2010

Asset Size	Less than \$10MM**	\$10 to \$50MM	\$50 to \$100MM	\$100 to \$500MM	\$500MM to \$1 Billion	\$1 Billion and More**	Total
# of Credit Unions	16	43	19	44	21	19	162
First Quintile	0.9	1.3	1.8	1.9	2.2	2.0	2.1
Second Quintile	0.2	0.8	1.1	1.3	1.6	1.7	1.3
Third Quintile	-0.2	0.4	0.8	1.1	1.4	1.2	1.0
Fourth Quintile	-1.0	0.1	0.2	0.8	1.1	0.9	0.5
Fifth Quintile		-0.3	0.0	0.5	0.8		-0.2
Total	0.1	0.6	1.1	1.2	1.6	1.6	1.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups